

VOBA N.6 S.r.l

QUARTERLY SERVICER'S REPORT

Quarterly Report Date
 Collection Period
 Interest Period
 Payment Date

	15/11/2016
01/08/2016	31/10/2016
17/10/2016	27/11/2016
	27/11/2016

COLLECTIONS

Amount collected

Payment of Instalmentes relative to the Portfolio
 Recoveries
 Prepayments
 Insurance Indemnities
 Penalty Interest

Other (pursuant to the Transaction Documents)

Adjustments (+/-)

Loans Repurchased (including non eligible loans if any)

Amounts paid by the Servicer to the Issuer pursuant to art. 6.3 of the Servicing Agreement

Total

Total A+B	Principal A	Interest B
35.010.805,68	31.413.959,78	3.596.845,90
28.493.099,55	24.904.666,87	3.588.432,68
0,00		
6.517.706,13	6.509.292,91	8.413,22
0,00		
3.583,41		3.583,41
44.663,49	44.663,49	
0,00		
0,00		
35.059.052,58	31.458.623,27	3.600.429,31

COLLATERAL DESCRIPTION

Beginning of Period Loan Balance

BOP Total Loan Balance	€ 528.611.984,61
BOP Total Number of Loans	4.132
BOP Average Loan Size	€ 127.931,26
BOP WA Portfolio Yields (%)	2,82

Loan Asset Movements

Option to repurchase individual receivables

Outstanding Principal of repurchased Loans	
Number of repurchased Loans	
Purchase price on repurchased Loans	

	€	% of the O/S principal	Maximum level (%)
Purchase Price of Individual Receivables repurchased since the Valuation Date		10%	
Purchase Price of Individual Receivables repurchased during the same year		1%	

Respect by the the Originator of the limit of repurchased loans	True
---	------

Accordi Transattivi, Accolli, Renegotiations and Suspensions

Number of Renegotiated Loans in the period	31
Current Principal of Renegotiated Loans (%) in the period	€ 6.863.383,00

	Number of loans (in the period)	Outstanding Principal due (in the period)	Cumulative Outstanding Principal (from the Valuation Date to the end of the period included)	Maximum Level (%) of the Total Outstanding Principal of the portfolio at Valuation Date
Loans currently subject to dilazioni and accordi transattivi, of which:				
Loans in Sofferenza and Incaglio				
Deferments / Moratorie				
In Bonis				
Deferments / Moratorie	2	€ 182.700,00	€ 182.700,00	8%
Total Accordi Transattivi				
Total				
Loans subject to accollo				
Non liberatorio	1	€ 198.359,00	€ 198.359,00	-
Liberatorio	0	€ 0,00	€ 0,00	2,00%
Total Accordi Transattivi				
Total Accordi Transattivi (Ipotecari)				
Total Accordi Transattivi (Chirografari)				
Renegotiated loans				
Loans with extension of the amortisation plan	1	€ 328.271,00	€ 328.271,00	5,00%
Total				
Loans with shortening of amortization plan	2	€ 265.686,00	€ 265.686,00	
Loans with reduction of fixed rate	1	€ 17.626,00	€ 17.626,00	
Loans with reduction of spread	27	€ 6.334.786,13	€ 6.334.786,13	10,00%
Fixed rate switched to floating rate				
Floating rate loans switched to fixed rate				
Total				
Change of the Payments Frequency				
Total loans with six monthly payments frequency				
All Accordi Transattivi, Accolli and Renegotiations	31	6.863.383	6.863.383	

End of Period Outstanding Mortgage Loan Balance

EOP Total Loan Balance	€ 497.198.024,83
EOP Total Number of Loans	4.048
EOP Average Loan Size	€ 122.825,60
EOP WA Portfolio Yields (%)	2,79

Portfolio characteristics

Data	Reporting date (EOP)	Issue Date
Aggregate Current Principal Outstanding Balance (€)	€ 497.198.024,83	€ 528.611.984,61
Aggregate Original Principal Balance (€)	€ 756.456.186,02	€ 768.071.185,76
Average Current Principal Outstanding Balance (€)	€ 122.825,60	€ 127.931,26
Maximum Current Principal Outstanding Balance (€)	€ 12.678.557,78	€ 13.261.824,85
Current Principal Outstanding Balance of Fixed Rate Portfolio (€)	€ 31.768.643,22	€ 32.913.467,76
Weighted average seasoning (months)	33,78	31,20
Weighted average remaining maturity (yrs)	7,7	7,7
Proportion of Mortgage Loans in the Portfolio	51,94%	50,88%
Weighted average current LTV (%)	40,24%	41,33%
Weighted average original LTV (%)	52,27%	52,44%
Proportion of fixed rate loans in the Portfolio (%)	6,39%	6,23%
Proportion of floating rate loans in the Portfolio (%)	93,61%	93,77%
Weighted average interest rate (for fixed rate portfolio) (%)	3,47	3,48
Weighted average spread (for floating rate portfolio) (%)	2,81	2,83
Current Principal of performing loans (%)	98,53%	99,99%
Current Principal of Loans in Arrears (%)	1,42%	0,01%
Current Principal of Delinquent Loans (%)	0,05%	0,00%
Current Principal of Defaulted Loans (%)	0,00%	0,00%
Current Principal of loans in Arrears, Delinquent and Default (%)	1,47%	0,01%
Number of obligors	3.705	3.782

PORTFOLIO SITUATION

Mortgage Pool

Number of Loans	Outstanding Principal Instalments	Unpaid Principal Instalment	Outstanding Principal	Unpaid Interest Instalment	Total	
	(A)	(B)	(C)=(A)+(B)	(D)	(E)=(C)+(D)	
Performing Loans	1.115	257.991.197,40	117.447,86	258.108.645,26	28.954,56	258.137.599,82
Delinquent Loans	1	118.291,69	1.362,09	119.653,78	1.575,91	121.229,69
Collateral Portfolio	1.116	258.109.489	118.810	258.228.299	30.530	258.258.830
Defaulted Loans	-					
Total Portfolio	1.116	258.109.489	118.810	258.228.299	30.530	258.258.830

Unsecured Pool

Number of Loans	Outstanding Principal Instalments	Unpaid Principal Instalment	Outstanding Principal	Unpaid Interest Instalment	Total	
	(A)	(B)	(C)=(A)+(B)	(D)	(E)=(C)+(D)	
Performing Loans	2.925	238.702.899,10	141.935,18	238.844.834,28	25.869,37	238.870.703,65
Delinquent Loans	7	113.058,56	11.832,95	124.891,51	1.649,19	126.540,70
Collateral Portfolio	2.932	238.815.957,66	153.768,13	238.969.725,79	27.518,56	238.997.244,35
Defaulted Loans	-					
Total Portfolio	2.932	238.815.958	153.768	238.969.726	27.519	238.997.244

Total Portfolio

Number of Loans	Outstanding Principal Instalments	Unpaid Principal Instalment	Outstanding Principal	Unpaid Interest Instalment	Total	
	(A)	(B)	(C)=(A)+(B)	(D)	(E)=(C)+(D)	
Performing Loans	4.040	496.694.096,50	259.383,04	496.953.479,54	54.823,93	497.008.303,47
Delinquent Loans	8	231.350,25	13.195,04	244.545,29	3.225,10	247.770,39
Collateral Portfolio	4.048	496.925.446,75	272.578,08	497.198.024,83	58.049,03	497.256.073,86
Defaulted Loans	-					
Total Portfolio	4.048	496.925.447	272.578	497.198.025	58.049	497.256.074

Arrears Buckets

Number of Loans	% By Number	Amount	% of Amount
-----------------	-------------	--------	-------------

Performing Balance	3.967	98,00%	489.903.530,57	98,53%
>0 - <=1 months in arrears	27	0,67%	2.187.966,35	0,44%
>1 - <=2 months in arrears	33	0,82%	4.376.242,80	0,88%
>2 - <=3 months in arrears	13	0,32%	485.739,82	0,10%
>3 - <=4 months in arrears		0,00%		0,00%
>4 - <=5 months in arrears		0,00%		0,00%
>5 - <=6 months in arrears		0,00%		0,00%
6+ months in arrears		0,00%		0,00%
Delinquents	8	0,20%	244.545,29	0,05%
Defaults				
Total Outstanding Principal Balance	4.048	100,00%	497.198.025	100,00%
Total Principal Balance	4.048	100,00%	497.198.025	100,00%

PORTFOLIO PERFORMANCE

Portfolio Default Ratio

	<i>Current Report</i>	<i>Last Quarterly Servicer's Report</i>
Outstanding Principal of all the Loans classified as default during the Period	-	
Average Collateral Portfolio during the Period		
Quarterly Default Ratio		

Portfolio Delinquency Ratio

	<i>Current Report</i>	<i>Last Quarterly Servicer's Report</i>
Outstanding Principal of the Delinquent Loans	244,545,29	
Collateral Portfolio	497,198,024,83	
Delinquency Ratio	0,05%	

Cumulative Gross Default Ratio

	<i>Current Report</i>	<i>Last Quarterly Servicer's Report</i>
Sum of Outstanding Principal as of the Default Date of all the Loans classified as default from the Valuation Date up to the end of the Period	-	
Outstanding Principal of the Portfolio purchased as determined at the Valuation Date	528,611,984,61	
Cumulative Gross Default Ratio	0,00%	

Cumulative Net Default Ratio

	<i>Current Report</i>	<i>Last Quarterly Servicer's Report</i>
sum of Outstanding Principal as of the Default Date of all the Loans classified as default from the Valuation Date up to the end of the Period		
sum of all Recoveries in respect of the Defaulted Loans from the Valuation Date up to the end of the Period		
Outstanding Principal of each Portfolio purchased as determined at the relevant Valuation Date	528,611,984,61	
Cumulative Net Default Ratio		

Cumulative Recoveries Ratio

	<i>Current Report</i>	<i>Last Quarterly Servicer's Report</i>
sum of all Recoveries in respect of the total Loans from the Valuation Date up to the end of the Period		
sum of Outstanding Principal as of the Default Date of all the Loans classified as default from the Valuation Date up to the end of the Period		
Recoveries Ratio		

Trigger Events	Non-payment	N
	Breach of other obligation	N
	Insolvency of the Issuer	N
	Unlawfulness	N
Performance Trigger	Cumulative Gross Default > []%	N

PORTFOLIO DESCRIPTION

Portfolio Characteristics	Current Period	Issue Date
Constant Prepayment Rate (CPR%)	4,8%	
Constant Principal Repayment Rate (PPR%)		
Weighted Average Current Remaining Term to Maturity (in years)	7,70	9,35
Weighted average interest rate (for fixed rate portfolio) (%)	3,47	5,36
Weighted average spread (for floating rate portfolio) (%)	2,81	1,98

Interest Payment Type	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Variable	3.772	93,2%	465.429.381,61	93,6%
Fixed	276	6,8%	31.768.643,22	6,4%
Total	4.048	100,0%	497.198.024,83	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
3.851	93,20%	495.698.517	93,8%
281	6,80%	32.913.468	6,2%
4.132	100,0%	528.611.984,61	100,0%

Indexation	Current Period			
	Number of Loans	% By Number	Amount	% of amount
not indexed portfolio	276	6,82%	31.768.643,22	6,39%
euribor 3m portfolio	357	8,82%	119.604.795,92	24,06%
euribor 6m portfolio	3.415	84,36%	345.824.585,69	69,55%
Total	4.048	100,00%	497.198.024,83	100,00%

Original Information			
Number of Loans	% By Number	Amount	% of amount
281	6,80%	32.913.467,76	6,23%
362	8,76%	127.522.809,61	24,12%
3.489	84,44%	368.175.707,24	69,65%
4.132	100,0%	528.611.984,61	100,0%

Regional Distribution	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Emilia Romagna	11	0,27%	6.026.026,51	1,21%
Friuli Venezia Giulia	90	2,22%	8.895.165,79	1,79%
Lombardia	19	0,47%	11.262.984,42	2,27%
Lazio	2	0,05%	849.948,43	0,17%
Trentino Alto Adige	1.642	40,56%	260.731.033,41	52,44%
Veneto	2.279	56,30%	208.611.764,77	41,96%
Other	5	0,12%	821.101,50	0,17%
Total	4.048	100,00%	497.198.024,83	100,00%

Original Information			
Number of Loans	% By Number	Amount	% of amount
11	0,3%	6.076.962,49	1,1%
90	2,2%	9.546.788,15	1,8%
19	0,5%	11.742.052,16	2,2%
2	0,0%	933.241,58	0,2%
1.676	40,6%	274.488.255,41	51,9%
2.328	56,3%	224.925.811,76	42,6%
6	0,1%	898.873,06	0,2%
4.132	100,0%	528.611.984,61	100,0%

LTV Ratio	Current Period			
	Number of Loans	% By Number	Amount	% of amount
>=0%<-10%	3.066	75,7%	255.150.615,94	51,3%
>=10%<-20%	189	4,7%	26.222.706,92	5,3%
>=20%<-30%	188	4,6%	40.841.924,98	8,2%
>=30%<-40%	168	4,2%	47.769.215,81	9,6%
>=40%<-50%	168	4,2%	46.784.970,58	9,4%
>=50%<-60%	117	2,9%	35.775.491,86	7,2%
>=60%<-70%	96	2,4%	26.857.301,66	5,4%
>=70%<-80%	42	1,0%	13.863.578,40	2,8%
80%	14	0,3%	3.932.218,68	0,8%
Total	4.048	100,0%	497.198.024,83	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
3.129	75,7%	273.694.452	51,8%
188	4,5%	29.466.143	5,6%
188	4,5%	38.341.660	7,3%
173	4,2%	51.495.864	9,7%
163	3,9%	44.490.919	8,4%
121	2,9%	34.285.513	6,5%
104	2,5%	34.855.557	6,6%
48	1,2%	15.160.243	2,9%
18	0,4%	6.821.635	1,3%
4.132	100,0%	528.611.984,61	100,0%

Seasoning in Months	Current Period			
	Number of Loans	% By Number	Amount	% of amount
>=0 - <12	895	22,1%	104.474.973,33	21,0%
>=12 - <24	1280	31,6%	145.366.526,29	29,2%
>=24 - <36	782	19,3%	87.499.406,38	17,6%
>=36 - <48	494	12,2%	54.274.193,12	10,9%
>=48 - <60	175	4,3%	25.775.693,46	5,2%
>=60 - <72	63	1,6%	17.933.935,11	3,6%
>=72 - <84	80	2,0%	13.134.098,93	2,6%
>=84	279	6,9%	48.739.198,21	9,8%
Total	4.048	100,0%	497.198.024,83	100,0%

Original Information			
Number of Loans	% By Number	Amount	% of amount
909	22,0%	112.956.944	21,4%
1.306	31,6%	153.232.268	29,0%
800	19,4%	92.791.469	17,6%
509	12,3%	58.272.269	11,0%
179	4,3%	27.081.171	5,1%
65	1,6%	18.954.421	3,6%
80	1,9%	13.493.153	2,6%
284	6,9%	51.830.290	9,8%
4.132	100,0%	528.611.984,61	100,0%

PORTFOLIO DESCRIPTION

Loan Size	Current Period			
	Number of Loans	% By Number	Amount	% of amount
>=0 - <50.000	2.375	58,7%	53.153.213,66	10,7%
>=50.000 - <100.000	648	16,0%	46.484.730,53	9,3%
>=100.000 - <150.000	319	7,9%	39.471.342,81	7,9%
>=150.000 - <200.000	175	4,3%	30.331.406,31	6,1%
>=200.000 - <250.000	109	2,7%	24.555.796,75	4,9%
>=250.000 - <300.000	62	1,5%	17.062.825,68	3,4%
>=300.000 - <350.000	60	1,5%	19.502.648,60	3,9%
>=350.000 - <400.000	49	1,2%	18.311.967,17	3,7%
>=400.000 - <450.000	47	1,2%	20.069.096,96	4,0%
>=450.000	204	5,0%	228.254.996,36	45,9%
Total	4.048	100,0%	497.198.024,83	100,0%

Loan Size	Original Information			
	Number of Loans	% By Number	Amount	% of amount
>=0 - <50.000	2.364	57,2%	55.837.738	10,6%
>=50.000 - <100.000	699	16,9%	50.035.464	9,5%
>=100.000 - <150.000	322	7,8%	40.144.889	7,6%
>=150.000 - <200.000	183	4,4%	31.538.565	6,0%
>=200.000 - <250.000	118	2,9%	26.449.482	5,0%
>=250.000 - <300.000	72	1,7%	19.886.685	3,8%
>=300.000 - <350.000	59	1,4%	19.304.601	3,7%
>=350.000 - <400.000	47	1,1%	17.626.211	3,3%
>=400.000 - <450.000	32	0,8%	13.444.632	2,5%
>=450.000	236	5,7%	254.343.717	48,1%
Total	4.132	100,0%	528.611.984,61	100,0%

Loan Payment Frequency	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Monthly	3.716	91,8%	373.838.577,98	75,2%
Bi monthly	-	0,0%	-	0,0%
Quarterly	155	3,8%	64.504.938,22	13,0%
Semi-annually	175	4,3%	58.178.477,47	11,7%
Annually	2	0,0%	676.031,16	0,1%
Total	4.048	100,0%	497.198.024,83	100,0%

Loan Payment Frequency	Original Information			
	Number of Loans	% By Number	Amount	% of amount
Monthly	3.795	91,8%	399.366.094	75,5%
Bi monthly	0	0,0%	0	0,0%
Quarterly	158	3,8%	67.571.960	12,8%
Semi-annually	176	4,3%	60.950.375	11,5%
Annually	3	0,1%	723.555	0,1%
Total	4.132	100,0%	528.611.984,61	100,0%

Distribution by Lien (Mortgage Pool)	Current Period			
	Number of Loans	% By Number	Amount	% of amount
First Lien	854	76,5%	198.446.032,48	76,8%
Second Lien	183	16,4%	36.008.478,41	13,9%
Other	79	7,1%	23.773.788,15	9,2%
Total	1.116	100,0%	258.228.299,04	100,0%

Distribution by Lien (Mortgage Pool)	Original Information			
	Number of Loans	% By Number	Amount	% of amount
First Lien	860	76,5%	206.571.873	76,8%
Second Lien	185	16,5%	38.040.942	14,1%
Other	79	7,0%	24.370.488	9,1%
Total	1.124	100,0%	268.983.302,60	100,0%

Distribution by Loan Type	Number of Loans	Outstanding Principal Instalments	Unpaid Principal Instalment	Outstanding Principal	Unpaid Interest Instalment	Total
		(A)	(B)	(C)=(A)+(B)	(D)	(E)=(C)+(D)
Mortgage Pool	1.116	258.109.489,09	118.809,95	258.228.299,04	30.530,47	258.258.829,51
Unsecured Pool	2.932	238.815.957,66	153.768,13	238.969.725,79	27.518,56	238.997.244,35
Total Portfolio	4.048	496.925.446,75	272.578,08	497.198.024,83	58.049,03	497.256.073,86

NET ECONOMIC INTEREST

Confirmation of net economic interest held by originator

The Seller confirms that, as at the date of this report, it continues to hold the net economic interest in the securitisation as disclosed in the Prospectus, in accordance with paragraph 1(d) of Article 122a of Directive 2006/48/EC